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UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS

IN RE:

Cynthia Walsh,

Debtor,

Chase Bank USA, N.A.,

Plaintiff,

v.

Cynthia Walsh,

Defendant.

Chapter 7

Case No. 08-24490

Adversary No.

COMPLAINT TO DETERMINE
DISCHARGEABILITY OF
DEBT: U.S.C. § 523(a)(2)(A) and (C)

NOTICE: this is a Complaint alleging that the Defendant has committed fraud against the Plaintiff in connection with the use of a credit account. The Defendant is strongly urged to review it with an attorney. The Defendant may qualify for free or low cost legal assistance. Please contact the State Bar Association for information.

Plaintiff alleges:

I. PARTIES AND JURISDICTION

1. This adversary proceeding is brought under U.S.C. §523(a)(2)(A) and (C).

1- COMPLAINT TO DETERMINE
DISCHARGEABILITY OF DEBT



40320050

- 1 2. Plaintiff, a foreign corporation licensed to do business in the State of Illinois with
- 2 all licenses paid, and otherwise is entitled to bring this action, is a creditor in this case.
- 3 3. Defendant filed a Chapter 7 bankruptcy petition on 09/16/2008.
- 4 4. The Court has jurisdiction under 28 U.S.C. §§157 and 1334, and 11 U.S.C. §523.
- 5 5. This is a core proceeding.

6 II. CAUSE OF ACTION

- 7 6. Defendant entered into a written contract with Plaintiff for an open end consumer credit card plan under Account No. XXXXXXXXXXXXXXXXXX9327 ("Account").
- 8 7. As of the petition date, Defendant owed \$22,954.68 on the Account.
- 9 8. Between 06/16/2008 and 09/16/2008, the Defendant incurred \$7,018.00 in retail charges on the Account (Charges). Of the Account balance, \$7,018.00 of Charges were incurred within 70/90 days of the bankruptcy filing for luxury goods and/or services and/or cash advances for consumer credit. These charges are presumed to be nondischargeable. [See Transaction History, attached as Exhibit A.]

- 15 9. The totality of the circumstances when the Charges were incurred shows that Defendant did not intend to repay the Charges:

- 17 9.1 the Charges were incurred near the date of the bankruptcy filing;
- 18 9.2 the Defendant was in poor financial condition;
- 19 9.3 the response to Statement of Financial Affairs, Questions 1 and 2, indicates an average yearly income of about \$50,000 per year in the three years prior to the bankruptcy filing;
- 20 9.4 the amount charged is high;
- 21 9.5 there are numerous charges in a short period of time;



1 9.6 multiple Charges were incurred on the same day;

2 9.7 bankruptcy counseling was sought on or about 9/8/2008;

3 9.8 based on the monthly income, monthly living expenses, and circumstances
4 disclosed in the Schedules and Statement of Financial Affairs, no disposable
5 income was available to pay the minimum monthly requirement on
6 unsecured debt;

7 9.9 the minimum monthly payment on the \$1,460,000 of scheduled unsecured
8 debt (based on a required minimum monthly payment on each account of 2%
9 - 3%) exceeded \$43,800 per month before the petition was filed;

10 9.10 the Statement of Financial Affairs indicates that no losses from fire, theft,
11 or gambling were incurred for the one year before the petition was filed.

12 9.11 other unsecured credit was also utilized; and,

13 9.12 there were not sufficient liquid assets that could have been used to service
14 unsecured debt.

15 10. Charges were incurred when Defendant could not pay existing financial
16 obligations as they became due.

17 11. By incurring the Charges on the Account, Defendant represented an intention to
18 repay them.

19 12. Defendant obtained money from the Plaintiff through fraud and false pretenses,
20 false representations and/or actual fraud.

21 13. Defendant had a specific intent to defraud Plaintiff by accepting the benefits of
22 the charges without intending to repay them.

23 14. Defendant's actions constitute material misrepresentations of the facts.



15. Defendant intended for Plaintiff to rely on those misrepresentations.

16. Plaintiff justifiably relied on Defendant's misrepresentations which induced it to lend money to Defendant.

17. The Charges were incurred for consumer debt.

18. Defendant's conduct has damaged Plaintiff in the amount of \$7,018.00.

19. Defendant should be denied a discharge of Plaintiff's claim in the amount of \$7,018.00.

III. PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays for:

1. A monetary judgment in the amount of \$7,018.00, including accrued interest to the petition filing date, plus contract rate interest to date of judgment, to continue to accrue post-judgment;

2. An Order of nondischargeability under 11 U.S.C. § 523 (a)(2)(A), and (C);

3. An award of reasonable attorney fees and costs; and

4. Additional relief as may be just and equitable.

DATED: 12/3, 2008

DATED: 12/3, 2008

~~WEINSTEIN & RILEY, P.S.~~

By

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4- COMPLAINT TO DETERMINE DISCHARGEABILITY OF DEBT



40320050

ADVERSARY PROCEEDING COVER SHEET (Reverse)		ADVERSARY PROCEEDING NUMBER
PLAINTIFFS Chase Bank USA, N.A.	DEFENDANTS CYNTHIA WALSH	
ATTORNEYS (Firm Name, Address, and Telephone No.) Richard S. Ralston Weinstein & Riley, P.S. 2001 Western Avenue, Suite 400 Seattle, WA 98121 206-269-3490	ATTORNEYS (If Known) C DAVID WARD ATTORNEY AT LAW 2756 ROUTE 34 OSWEGO, IL 60543 630-585-3164	
PARTY (Check One Box Only) <input type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input checked="" type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee	PARTY (Check One Box Only) <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee	
CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED) Claim for Nondischargeability of Debt pursuant to § 523(a)(2)		
FRBP 7001(1) – Recovery of Money/Property <input type="checkbox"/> 11- Recovery of money/property - §542 turnover of property <input type="checkbox"/> 12- Recovery of money/property - §547 preference <input type="checkbox"/> 13- Recovery of money/property - §548 fraudulent transfer <input type="checkbox"/> 14- Recovery of money/property – other		
FRBP 7001(2) – Validity, Priority or Extent of Lien <input type="checkbox"/> 21- Validity, priority or extent of lien or other interest in property		
FRBP 7001(3) – Approval of Sale of Property <input type="checkbox"/> 31- Approval of sale of property of estate and of a co-owner - §363(h)		
FRBP 7001(4) – Objection/Revocation of Discharge <input type="checkbox"/> 41- Objection / Revocation of discharge - §727(c),(d),(e)		
FRBP 7001(5) – Revocation of Confirmation <input type="checkbox"/> 51- Revocation of confirmation		
FRBP 7001(6) – Dischargeability <input type="checkbox"/> 66-Dischargeability - §523(a),(1),(14),(14A) priority tax claims <input checked="" type="checkbox"/> 62-Dischargeability - §523(a)(2) false pretenses, false representation, actual fraud <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny (continued next column)		
FRBP 7001(6) – Dischargeability (continued) <input type="checkbox"/> 61- Dischargeability - §523(a)(5), domestic support <input type="checkbox"/> 68- Dischargeability - §523(a)(6), willful and malicious injury <input type="checkbox"/> 63- Dischargeability - §523(a)(8), student loan <input type="checkbox"/> 64- Dischargeability - §523(a)(15), divorce/sep property settlement/decrees <input type="checkbox"/> 65- Dischargeability – other		
FRBP 7001(7) – Injunctive Relief <input type="checkbox"/> 71- Injunctive relief – reinstatement of stay <input type="checkbox"/> 72- Injunctive relief – other		
FRBP 7001(8) – Subordination of Claim or Interest <input type="checkbox"/> 81-Subordination of claim or interest		
FRBP 7001(9) – Declaratory Judgement <input type="checkbox"/> 91- Declaratory Judgement		
FRBP 7001(10) – Determination of Removed Action <input type="checkbox"/> 01- Determination of removed claim or cause		
Other <input type="checkbox"/> SS-SIPA Case – 15 U.S.C. §§78AAA <i>et.seq.</i> <input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)		
<input type="checkbox"/> Check if this case involves a substantive issue of state law.		<input type="checkbox"/> Check if this is asserted to be a class action under FRCP 23
<input type="checkbox"/> Check if a jury trial is demanded in complaint		Demand \$7,018.00
Other Relief Sought		



NAME OF DEBTOR CYNTHIA WALSH		BANKRUPTCY CASE NO. 08-24490
DISTRICT IN WHICH CASE IS PENDING NORTHERN	DIVISIONAL OFFICE CHICAGO	NAME OF JUDGE BRUCE W. BLACK
PLAINTIFF	DEFENDANT	ADVERSARY PROCEEDING NO.
DISTRICT IN WHICH ADVERSARY IS PENDING	DIVISIONAL OFFICE	NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF)		
DATE December 2, 2008	PRINT NAME OF ATTORNEY (OR PLAINTIFF) <u>Richard S. Ralston</u>	

INSTRUCTIONS

The filing of the bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also complete and file Form 104, the Adversary Proceeding Cover Sheet, if it is required by the court. In some courts, the cover sheet is not required when the adversary proceeding is filed electronically through the court's Case Management/Electronic Case Files (CM/ECF) system. (CM/ECF captures the information on Form 104 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on our court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

Parties. Give the name of the parties to the adversary proceeding exactly as they appear on the complaint. Give the names and addresses of the attorneys if known.

Signature. This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.



Account Holder Information					
Account Holder 1			Account Holder 2		
Name:	CINDY WALSH		Name:		
Address:	404 KNIGHTS BRIDGE CT		Address:		
City\State\Zip	OSWEGO, IL 60543-8733		City\State\Zip		
SSN:	-0080		SSN:		

Statement Facsimile					
Account Number:		-9327			
Statement Date: 10/4/2008		Current Balance: \$22,954.68		Credit Limit: \$25,000.00	
Posting Date	Reference	Transaction Date	Description	CR	Amount
09/22/2008	24692168265000320720 806	09/21/2008	NAPSTER*ID 809149607 800-8	D	\$14.95
09/18/2008	24418008261261044501 204	09/16/2008	STANDARD PRK HURON-ST CLACHICA	D	\$10.00
09/17/2008	24164078260799260660 162	09/16/2008	BP OIL 03201126 OSWEG	D	\$100.00
09/17/2008	24164078260217013770 022	09/15/2008	Dominicks Stor00031153 NAPER	D	\$53.39
09/16/2008	24164078259799258160 053	09/14/2008	BP OIL 03201126 OSWEG	D	\$11.41
09/10/2008	24233378253004010179 641	09/09/2008	HP HOME STORE 888-9	D	\$186.98
09/10/2008	24445008253450525066 442	09/08/2008	OFFICE MAX OSWEG	D	\$5.72
09/09/2008	24445008253449883731 530	09/08/2008	STEIN-MART #0182 WHEAT	D	\$260.65
09/08/2008	24164078251217013660 364	09/06/2008	Dominicks Stor00031153 NAPER	D	\$31.92
09/07/2008	24445738250446663323 723	09/05/2008	MACY'S EAST #263 MANCH	D	\$9.86
09/07/2008	24445738250446663323 806	09/05/2008	MACY'S EAST #263 MANCH	D	\$17.30
09/07/2008	24445008250446965548 215	09/05/2008	MEIJER #239 OSWEG	D	\$84.31
09/07/2008	24610438250072015358 302	09/05/2008	CACHE #231 AUROR	D	\$15.16
09/07/2008	24445008250446965548 397	09/05/2008	MEIJER #239 OSWEG	D	\$127.78
09/04/2008		09/04/2008	PURCHASE *FINANCE CHARGE*	D	\$160.08
09/04/2008	24164078247217014101 092	09/02/2008	Dominicks Stor00019570 OSWEG	D	\$19.59
09/04/2008	24445008247443228209 681	09/02/2008	OFFICE MAX OSWEG	D	\$30.28
09/03/2008	74399008246295100680 773	09/02/2008	BEST BUY MHT 00003103 AUROR	C	(\$134.22)
09/03/2008	24610438246004009315 672	09/01/2008	KMART 3328 NEW L	D	\$121.88
09/03/2008	24164058246378003067 653	09/01/2008	EXXONMOBIL 88911789 NAPER	D	\$58.09

08/31/2008	24455018242141014375 069	08/28/2008	WAL-MART #3400	OSWEG	D	\$80.03
08/29/2008		08/29/2008	AUTOMATIC PAYMENT - THANK YOU		C	(\$395.00)
08/29/2008	74537868242032509110 464	08/28/2008	CASEY'S MILTON	MILTO	D	\$18.48
08/29/2008	24224438242010004542 899	08/27/2008	LORENZOS BISTRO IN AUROR		D	\$224.25
08/28/2008	24733098241200051500 281	08/27/2008	ANIMAL CARE CENTER MINOO		D	\$109.10
08/28/2008	24445008240434421918 399	08/27/2008	MEIJER INC #178	Q01 AUROR	D	\$75.00
08/28/2008	24445008240434421918 134	08/27/2008	MEIJER INC #178	Q01 AUROR	D	\$45.70
08/28/2008	24445008240434421918 217	08/27/2008	MEIJER INC #178	Q01 AUROR	D	\$28.39
08/27/2008	24717058240132400930 718	08/26/2008	PHOTOGRAPHY BY FELTES AUROR		D	\$365.00
08/26/2008	24498908238701261570 634	08/25/2008	NARIHO DOMO 77	AUROR	D	\$215.00
08/25/2008	24445008238431195158 800	08/24/2008	PARKER'S PAPA'S	CULVE	D	\$58.74
08/25/2008	24610438237004077906 593	08/23/2008	MINOOKA CITGO	Q39 MINOO	D	\$61.23
08/24/2008	74479328235072016438 259	08/22/2008	DELTA MEADOWVALE RES & COMISSI		D	\$206.27
08/22/2008	24692168234000677164 085	08/21/2008	NAPSTER*ID 809149607	800-8	D	\$14.95
08/20/2008	24765018233207000870 136	08/19/2008	ENZO SALON & SPA	OSWEG	D	\$47.00
08/20/2008	24445008232424384613 541	08/18/2008	MEIJER #239	OSWEG	D	\$150.03
08/20/2008	24445008232424384613 624	08/18/2008	MEIJER #239	OSWEG	D	\$75.00
08/18/2008	24399008230295090071 184	08/16/2008	BEST BUY MHT 00003103 AUROR		D	\$134.22
08/17/2008	24323018229541510019 474	08/15/2008	HOULIHAN'S #004	OAKBR	D	\$33.00
08/17/2008	24110398229207355800 245	08/15/2008	WINDY CITY PIZZA	63090	D	\$32.88
08/10/2008	2441800822222052926 301	08/08/2008	STANDARD PRK HURON-ST CLACHICA		D	\$10.00
08/10/2008	24610438221004073096 991	08/07/2008	COURTYARD BY MARRIOTT- MARMARIN		D	\$39.36
08/10/2008	24761978221559220031 607	08/07/2008	USA PETROLEUM #0098 MARIN		D	\$14.35
08/08/2008	24164078220018663756 827	08/07/2008	ENTERPRISE RENT-A-CAR A	LOS	D	\$211.83
08/08/2008	24750308220208222985 709	08/06/2008	LA BITE	310-4	D	\$33.24
08/08/2008	24164078220217013821 915	08/06/2008	Dominicks Stor00019570	OSWEG	D	\$13.47

08/07/2008	24445008219408306661 909	08/06/2008	MEIJER #239	OSWEG	D	\$100.16	
08/04/2008		08/04/2008	PURCHASE *FINANCE CHARGE*		D	\$148.59	
08/03/2008	24445008214402019031 075	07/31/2008	MEIJER #239	OSWEG	D	\$192.97	
08/01/2008	24164078213799212490 138	07/30/2008	BP OIL	03201126	OSWEG	D	\$97.09
07/29/2008		07/29/2008	AUTOMATIC PAYMENT - THANK YOU		C	(\$377.00)	
07/23/2008	24610438204004013342 795	07/22/2008	ALLIED WASTE SVCS-DIV 480800 -4		D	\$96.00	
07/23/2008	24445008204389070993 867	07/21/2008	MEIJER #239	OSWEG	D	\$70.82	
07/23/2008	74610438204010177289 230	07/21/2008	THE HOME DEPOT 1975 OSWEG		C	(\$218.93)	
07/23/2008	24610438204010177289 243	07/21/2008	THE HOME DEPOT 1975 OSWEG		D	\$260.33	
07/22/2008	24692168203000015439 485	07/21/2008	NAPSTER*ID 809149607	800-8	D	\$14.95	
07/21/2008	24071058202987185539 919	07/19/2008	YMCA CAMP TECUMSEH INC BROOK		D	\$10.00	
07/21/2008	24164078202799201910 131	07/19/2008	BP OIL	03201126	OSWEG	D	\$61.01
07/20/2008	24110398201207355000 327	07/18/2008	WINDY CITY PIZZA	63090	D	\$20.98	
07/20/2008	24445008200383987721 945	07/18/2008	MEIJER #239	OSWEG	D	\$61.52	
07/18/2008	24445008199382359919 650	07/16/2008	WALGREENS #5824		OSWEG	D	\$23.87
07/18/2008	24231688199207088500 629	07/16/2008	54TH STREET GRILL	GLEN	D	\$31.77	
07/17/2008	24164078198799197460 469	07/15/2008	BP OIL	01103647	HOFFM	D	\$61.16
07/17/2008	24164078198217013590 690	07/15/2008	Dominicks Stor	00019570	OSWEG	D	\$35.64
07/17/2008	24445008198381389377 849	07/15/2008	MEIJER #239	OSWEG	D	\$27.63	
07/16/2008	24445008197379792342 518	07/14/2008	WALGREENS #4779		MONTG	D	\$33.19
07/11/2008	24445008192373372427 802	07/09/2008	OFFICE MAX		OSWEG	D	\$4.84
07/10/2008	24399008191295070931 131	07/09/2008	BEST BUY	00011700	OSWEG	D	\$153.35
07/09/2008	24164078190799189380 103	07/07/2008	BP OIL	03201126	OSWEG	D	\$100.00
07/04/2008		07/04/2008	PURCHASE *FINANCE CHARGE*		D	\$130.40	
07/02/2008	24299168183904991917 847	07/01/2008	JCPENNEY STORE 2928 MONTG		D	\$121.51	
07/01/2008	24692168182000434698 583	06/30/2008	INTERVAL TRA*Renewals	800-8	D	\$336.00	
07/01/2008	24493988183401063099 997	06/30/2008	LUCY@NAPERVILLE		NAPER	D	\$201.59

07/01/2008	24445008183361605154	06/30/2008	OBERWEIS DAIRY OSW Q33 450 OSWEG	D	\$17.74
06/30/2008	24164078181953100141	06/29/2008	PERKINS 00523704 SOUTH	D	\$24.89
620					
06/29/2008		06/29/2008	AUTOMATIC PAYMENT - THANK YOU	C	(\$327.00)
06/29/2008	24164078180799179750	06/27/2008	BP OIL 03201126 OSWEG 259	D	\$88.76
06/26/2008	24164078177217013380	06/24/2008	Dominicks Stor00019570 OSWEG 626	D	\$29.41
06/23/2008	24423638174350529209	06/21/2008	SPEEDWAY 5384 MOKEN 608	D	\$10.87
06/22/2008	24692168173000473060	06/21/2008	NAPSTER*ID 809149607 800-8 233	D	\$14.95
06/22/2008	24164078173799172800	06/20/2008	BP OIL 03201126 OSWEG 092	D	\$100.00
06/22/2008	24231688172006000003	06/20/2008	JIFFY LUBE #2566 MONTG 741	D	\$61.86
06/22/2008	24164078172217013331	06/19/2008	Dominicks Stor00019570 OSWEG 848	D	\$141.25
06/22/2008	24639238172400007300	06/19/2008	TOP NOTCH KENNELS, INC 048 OSWEG	D	\$758.00
06/19/2008	24046248170090000022	06/18/2008	NAPERVILLE DUPAGE TAXI 273 NAPER	D	\$67.00
06/19/2008	24761978170273169010	06/17/2008	BODY SHOP-130 MYRTL 298	D	\$15.52
06/19/2008	24692168170000069489	06/17/2008	DELIAS-COASTALGRAND268 054 MYRTL	D	\$26.22
06/18/2008	24224438170020006323	06/17/2008	FIREHOUSE SUBS - M MYRTL 541	D	\$44.11
06/18/2008	24610438169072011073	06/17/2008	BILO #116 MYRTL 855	D	\$19.71
06/18/2008	24445008170344805783	06/17/2008	BELK #244 MYRTL 182	D	\$71.40
06/18/2008	24445008170344805783	06/17/2008	BELK #244 MYRTL 265	D	\$47.71
06/18/2008	24073148169900018857	06/16/2008	THE MELTING POT 843-6 513	D	\$126.77
06/18/2008	24445008169343984826	06/16/2008	CVS PHARMACY #3567 Q03 294 MYRTL	D	\$34.54
06/15/2008	24226388166360882370	06/13/2008	WM SUPERCENTER MYRTL 310	D	\$85.67
06/11/2008	24610438162004100715	06/09/2008	THE PANTRY # 431 Q39 MYRTL 291	D	\$72.61
06/10/2008	24427338161720005069	06/09/2008	FOOD LION #0100 MYRTL 213	D	\$20.58
06/09/2008	24164078160217013220	06/07/2008	DOMINICKS FUEL10019578 011 OSWEG	D	\$52.74
06/08/2008	24717058158641580815	06/05/2008	FOX VALLEY AUTO SPA INC 234 OSWEG	D	\$7.50
06/08/2008	24610438158004009346	06/05/2008	KMART 9218 LOCKP 103	D	\$19.53

06/08/2008	24326848158732000050	06/05/2008	FARM AND FLEET/MONTGOMRY MONTG	D	\$27.82
267					
06/06/2008	24761978158277157010	06/05/2008	PORTILLO'S #24 Q04 OSWEG	D	\$8.99
133					
06/04/2008		06/04/2008	PURCHASE *FINANCE CHARGE*	D	\$119.44
06/04/2008	24692168155000293798	06/03/2008	Amazon.com AMZN.	D	\$31.49
451					
06/04/2008	24226388155360437328	06/03/2008	WM SUPERCENTER OSWEG	D	\$13.69
931					
06/02/2008	24492808153522892067	06/01/2008	PILOT Minoo	D	\$75.00
330					
06/02/2008	24492158153849500980	05/31/2008	PAYPAL *STERLINMARR	402-9 D	\$158.71
368					
05/30/2008	24498908150980002298	05/28/2008	LEXUS OF NAPERVILLE NAPER	D	\$50.63
689					
05/29/2008		05/29/2008	AUTOMATIC PAYMENT - THANK YOU	C	(\$300.00)
297					
05/29/2008	24792628149624475659	05/27/2008	SOUTHWESTAIR5262307026089D ALLA	D	\$5.00
071					
05/29/2008	24164078149799148200	05/27/2008	AMOCO OIL 03201126 OSWEG	D	\$62.31
474					
05/29/2008	24792628149624476388	05/27/2008	SOUTHWESTAIR5260122454695D ALLA	D	\$150.00
05/27/2008	24455018147141011543	05/26/2008	WAL-MART #3400 OSWEG	D	\$293.77
640					
05/26/2008	24610438146010179853	05/24/2008	THE HOME DEPOT 1975 OSWEG	D	\$220.89
971					
05/26/2008	24610438146010179853	05/24/2008	THE HOME DEPOT 1975 OSWEG	D	\$12.11
989					
05/26/2008	24445008146314099296	05/24/2008	OFFICE MAX OSWEG	D	\$20.15
226					
05/25/2008	24323018145250896010	05/24/2008	THE UPS STORE #1387 OSWEG	D	\$10.85
070					
05/25/2008	24164078144217013060	05/22/2008	DOMINICKS FUEL10019578 OSWEG	D	\$75.00
038					
05/22/2008	24692168142000830857	05/21/2008	NAPSTER*ID 809149607 204 800-8	D	\$14.95
204					
05/22/2008	24164078142217013030	05/20/2008	Dominicks Stor00019570 OSWEG	D	\$55.58
132					
05/16/2008	24326848136732000035	05/14/2008	FARM AND FLEET/MONTGOMRY MONTG	D	\$53.55
414					
05/14/2008	24492798134409001401	05/13/2008	JEWEL-OSCO 3138 674	OSWEG D	\$59.58
854					
05/13/2008	24455018133141009464	05/11/2008	WAL-MART #3400 854	OSWEG D	\$15.94
204					
05/12/2008	24164078132799131320	05/10/2008	AMOCO OIL 03201126 166 OSWEG	D	\$69.33
657					
05/12/2008	24492798132409002176	05/10/2008	JEWEL-OSCO #3178 657	NEW L D	\$26.64
561					
05/09/2008	24445008130292359745	05/08/2008	ALL ABOUT YOU HAIR AND MAOSWEG	D	\$72.00
561					
05/04/2008		05/04/2008	PURCHASE *FINANCE CHARGE*	D	\$113.26

05/04/2008	24224438125040008018	05/03/2008	MURPHY7442ATWALMRT 606 OSWEG	D	\$95.89
05/04/2008	24455018124141012837	05/03/2008	WAL-MART #3400 OSWEG	D	\$33.05
451					
05/02/2008	24610438122004097325	05/01/2008	GREENE VALLEY CITGO Q39 327 NAPER	D	\$18.97
04/29/2008		04/29/2008	AUTOMATIC PAYMENT - THANK YOU	C	(\$290.00)
04/27/2008	24445008117276155310	04/26/2008	MEIJER #239 OSWEG	D	\$78.09
958					
04/22/2008	24692168112000261520	04/21/2008	NAPSTER*ID 809149607 800-8 764	D	\$14.95
04/21/2008	24610438111004072908	04/19/2008	MINOOKA CITGO Q39 MINOO	D	\$94.92
009					
04/18/2008	24445008108264380696	04/17/2008	MEIJER #239 Q01 OSWEG	D	\$62.21
632					
04/18/2008	74445008108264380696	04/17/2008	MEIJER #239 Q01 OSWEG	C	(\$5.56)
710					
04/17/2008	24610438107004089324	04/16/2008	GREENE VALLEY CITGO Q39 261 NAPER	D	\$36.00
04/13/2008	24423638103257761448	04/11/2008	SPEEDWAY 7887 Q64 INDIA	D	\$57.12
560					
04/09/2008	24164078099799098690	04/07/2008	AMOCO OIL 03201126 OSWEG	D	\$62.60
156					
04/07/2008	24761978097510382011	04/05/2008	RAINFOREST-DISNEY AML 292 LAKE	D	\$20.81
137					
04/07/2008	24761978097510935016	04/05/2008	RAINFOREST-DISNEY AML LAKE	D	\$118.94
04/04/2008		04/04/2008	PURCHASE *FINANCE CHARGE*	D	\$108.65
04/03/2008	24692168093000954685	04/02/2008	PEN*FDIC/FIRE ENGINEER 800- 646 3	D	\$540.00
04/01/2008	24164058091378003146	03/30/2008	EXXONMOBIL 77779981 792 NAPER	D	\$75.00
03/30/2008	24445008089240220402	03/29/2008	MEIJER INC #169 Q01 BOLIN	D	\$39.42
657					
03/30/2008	74692168088000354088	03/28/2008	ONSTAR SUBSCRIPTION 888 500 -4	C	(\$22.11)
03/30/2008	24013398088020545433	03/27/2008	GUSTAFSON EYE CARE INC 316 OSWEG	D	\$211.00
03/28/2008		03/28/2008	AUTOMATIC PAYMENT - THANK YOU	C	(\$269.00)
03/23/2008	24692168081000638064	03/21/2008	NAPSTER*ID 809149607 800-8 329	D	\$14.95
03/23/2008	24455018082141014878	03/21/2008	WAL-MART #3400 OSWEG	D	\$118.51
115					
03/16/2008	24164078074799074940	03/14/2008	AMOCO OIL 03201126 OSWEG	D	\$56.47
061					
03/14/2008	24610438073004008690	03/12/2008	KMART 7399 MONTG 123	D	\$62.55
03/10/2008	24164078069799068320	03/08/2008	AMOCO OIL 03201126 OSWEG	D	\$82.06
111					

03/09/2008	24692168067000014996	03/07/2008	CLKBANK*COM YXNXGGLD 274 800-3	D	\$39.90
03/04/2008		03/04/2008	PURCHASE *FINANCE CHARGE*	D	\$102.92
03/02/2008	24445008061204332858	02/29/2008	MEIJER #239 Q01 OSWEG 208	D	\$177.49
03/02/2008	24445738061203523197	02/29/2008	MACY'S NORTH #0063 667 AUROR	D	\$86.19
02/29/2008		02/29/2008	AUTOMATIC PAYMENT - THANK YOU	C	(\$222.00)
02/29/2008	24692168059000048818	02/28/2008	ONSTAR SUBSCRIPTION 510 4	888-	D \$18.95
02/28/2008	24164078058217012160	02/26/2008	Dominicks Stor00019570 OSWEG 288	D	\$69.34
02/28/2008	24164078058799057300	02/26/2008	AMOCO OIL 03201126 127 OSWEG	D	\$86.64
02/24/2008	24455018054141011874	02/23/2008	WAL-MART #3400 OSWEG 525	D	\$34.09
02/22/2008	24692168052000329143	02/21/2008	NAPSTER*ID 809149607 800-8 866	D	\$14.95
02/22/2008	24445008052192760091	02/20/2008	WALGREENS #5824 Q03 643 OSWEG	D	\$73.96
02/17/2008	24692168046000678063	02/15/2008	AWL*PRENTICE HALL 800-9 201	D	\$104.55
02/17/2008	24316058047548305010	02/15/2008	SHELL OIL 27441030601 NAPER 886	D	\$75.00
02/17/2008	24326848046732001515	02/14/2008	FARM AND FLEET/MONTGOMRY 512 MONTG	D	\$99.36
02/15/2008	24423638045183911235	02/13/2008	7-ELEVEN 32334 Q05 AUROR 536	D	\$15.61
02/15/2008	24326848045892016100	02/13/2008	FIRE PROTECTION PUBL-OSU 303 STILL	D	\$72.00
02/14/2008	24492798044409001519	02/13/2008	JEWEL-OSCO #3102 YORKV 805	D	\$54.76
02/14/2008	24226388044360086986	02/13/2008	WM SUPERCENTER 240 OSWEG	D	\$53.65
02/13/2008	24445008043181314317	02/11/2008	MEIJER #239 Q01 OSWEG 044	D	\$95.24
02/10/2008	24445008040176640863	02/08/2008	GIORDANOS OF OSWEGO 722 OSWEG	D	\$24.67
02/07/2008	24692168037000524676	02/06/2008	TWX*THIS OLD HOUSE 800-8 330	D	\$40.00
02/07/2008	24792628037206258500	02/06/2008	DON C KALANT SR. DDS & A 024 NAPER	D	\$1,248.00
02/04/2008		02/04/2008	PURCHASE *FINANCE CHARGE*	D	\$92.83
01/29/2008		01/29/2008	AUTOMATIC PAYMENT - THANK YOU	C	(\$215.00)
01/29/2008	24692168028000526442	01/28/2008	ONSTAR SUBSCRIPTION 997 4	888-	D \$3.16
01/28/2008	24445008027161398136	01/27/2008	MEIJER #239 Q01 OSWEG 346	D	\$63.98
01/27/2008	24164078025217011830	01/24/2008	Dominicks Stor00019570 OSWEG 311	D	\$85.63

01/25/2008	24164078024799023090	01/23/2008	AMOCO OIL	01270628	YORKV	D	\$81.16
	118						
01/25/2008	24270748023300205640	01/23/2008	RIVER HEIGHTS VET CLINIC 630-	5		D	\$276.60
	141						
01/22/2008	24692168021000838599	01/21/2008	NAPSTER*ID 809149607	800-8	D		\$14.95
	119						

Credit Card Statement -

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File Date:

09/16/2008